

United States Bankruptcy Court

Northern District of Illinois

Case No. 07-13926

Chapter 7

In re: Debtor (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Veronica T Black
3611 Robert Court
Hazel Crest, IL 60429

Social Security No.:

xxx-xx-2169

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: July 29, 2008

Kenneth S. Gardner, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0752-1
Case: 07-13926

User: lhatch
Form ID: bl8

Page 1 of 1
Total Served: 27

Date Rcvd: Jul 29, 2008

The following entities were served by first class mail on Jul 31, 2008.

db +Veronica T Black, 3611 Robert Court, Hazel Crest, IL 60429-2431
aty +Forrest L Ingram, Forrest L. Ingram, P.C., 79 W Monroe Street, Suite 900,
Chicago, IL 60603-4914
tr +Thomas E Springer, Springer, Brown, Covey, Gaertner & Davis, 400 South County Farm Road,
Suite 330, Wheaton, IL 60187-4547
11522707 +Aurora Loan, 10350 Park Meadows Drive, Littleton, CO 80124-6800
11952128 Aurora Loan Services, Inc., c/o Dutton & Dutton, 13025 W. Lincoln Hwy, Frankfort, IL 60423
11522708 Bank of America, 4060 Ogletown Stand, Mail Code DES-019, Newark, DE 19713
11522709 +Bank of New York, c/o Codilis & Associates, 15W030 N. Frontage, Ste. 100,
Burr Ridge, IL 60527-6921
11522710 +Citifinancial, P.O. Box 22064, Tempe, AZ 85285-2064
11522712 FCNB Master Trust, C/O Infistar, P.O. Box 922968, Norcross, GA 30010-2968
11725882 FIA Card Services aka Bank of America, by eCAST Settlement Corporation, as its agent,
POB 35480, Newark NJ 07193-5480
11522713 +GEMB / JCP, P.O. Box 981402, El Paso, TX 79998-1402
11522714 +GEMB / Sam's Club, P.O. Box 981400, El Paso, TX 79998-1400
11522715 GMAC Mortgage, 3451 Hammond Avenue, P.O. Box 780, Waterloo, IA 50704-0780
11522716 Nissan Motor Acceptance, P.O. Box 660366, Dallas, TX 75266-0366
11522717 +Pierce & Associates, 1 North Dearborn, Chicago, IL 60602-4373
11522718 Rogers & Hollands Ent, P.O. Box 879, Matteson, IL 60443-0879
11556262 +Rogers & Hollands Jewelers, PO Box 879, Matteson, IL 60443-0879
11563827 +The Bank of New York, c/o GMAC Corporation, Attn: Payment Processing, 500 Enterprise Road,
Horsham, PA 19044-3503
11522720 WFN - Harlem Furniture, P.O. Box 2974, Shawnee Mission, KS 66201-1374
11611049 ++WORLD SAVINGS BANK FSB, ATTN BANKRUPTCY DEPARTMENT, 4101 WISEMAN BLVD,
SAN ANTONIO TX 78251-4201
(address filed with court: World Savings, P O BOX 659558, San Antonio, Tx 78265-9558,
Attn: Bankruptcy Dept.)
11522721 +World Savings, 794 Davis St., San Leandro, CA 94577-6900

The following entities were served by electronic transmission on Jul 30, 2008.

tr +EDI: QTESPRINGER.COM Jul 30 2008 02:18:00 Thomas E Springer,
Springer, Brown, Covey, Gaertner & Davis, 400 South County Farm Road, Suite 330,
Wheaton, IL 60187-4547
11522711 EDI: DISCOVER.COM Jul 30 2008 02:18:00 Discover Fincl Svc LLC, P.O. Box 15316,
Wilmington, DE 19850-5316
11534796 EDI: DISCOVER.COM Jul 30 2008 02:18:00 Discover Bank/DFS-Services,LLC, PO Box 3025,
New Albany, OH 43054-3025
11522719 EDI: HFC.COM Jul 30 2008 02:18:00 Saks Incorporated, 3455 Highway 80 W,
Jackson, MS 39209-7202
12000771 EDI: ECAST.COM Jul 30 2008 02:18:00 eCAST Settlement Corporation, POB 35480,
Newark NJ 07193-5480
11709196 EDI: ECAST.COM Jul 30 2008 02:18:00 eCAST Settlement Corporation assignee of,
GE Money Bank/JC Penney Consumer, POB 35480, Newark NJ 07193-5480
11700689 EDI: ECAST.COM Jul 30 2008 02:18:00 eCAST Settlement Corporation assignee of,
GE Money Bank/Sams Club, POB 35480, Newark NJ 07193-5480

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11544398* +Nissan Motor Acceptance Corp, P.O. Box 660366, Dallas, TX 75266-0366

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2008

Signature:

